

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. 9004-2(c)

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Attorney for Melissa Janin, Debtor

In re:

Melissa Janin, Debtor

Case No.: 15-16998

Chapter 13

Judge: Hon. Christine M. Gravelle

Hearing Date: **11/7/18 at 9:00 am**

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO**

☒ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

☐ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following  
(choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by Specialized Loan Servicing, LLC, creditor,

A hearing has been scheduled for November 7, 2018 at 9:00 am

OR

☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_ m.

☐ Certification of Default filed by \_\_\_\_\_, creditor,

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (choose one):

☐ Payments have been made in the amount of \$ \_\_\_\_\_, but have not been accounted for. Documentation in support is attached hereto.

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**): I am due over \$15,000 in alimony payments which I have not received which has caused me to fall behind. I propose a lump sum payment of \$5,500 within 10 days with the balance to be paid with a sign on bonus I am receiving for a new offer of employment. If the sign on bonus is not received within 30 days, I will also request that my attorney work with the attorney for SPS to resolve the remaining balance due be paid over time.

☐ Other (**explain your answer**): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: October 31, 2018

/s/ Melissa Ann Janin  
Debtor's Signature

**NOTE:**

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d) if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within fourteen (14) days of the filing of a *Creditor's Certification of Default*.